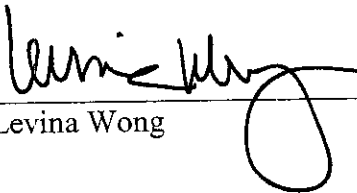


- UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

5. Attached hereto as Exhibit D is a true and correct copy of the May 1, 2003 prospectus, filed with the Securities and Exchange Commission and issued in connection with the Flexible Premium Variable Universal Life Insurance Policy (the "2003 Prospectus").

I declare under penalty of perjury that the foregoing is true.

EXECUTED this 23rd day of July, 2004 in Boston, Massachusetts.



Levina Wong

CERTIFICATE OF SERVICE

I hereby certify that on this day a true copy of the above document was served upon the attorney of record for each party by ~~mail~~ by hand

Date: July 23, 2004 